

Information to identify the case:

Debtor 1	Dominique M. Jones	Social Security number or ITIN	xxx-xx-4617
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 23-12062-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dominique M. Jones
aka Dominique Marie Jones

6/23/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dominique M. Jones
Debtor

Case No. 23-12062-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 23, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2023:

Recip ID	Recipient Name and Address
db	+ Dominique M. Jones, 251 West Donna Drive, Egg Harbor City, NJ 08215-3851
519861306	+ DiFrancia & Associates, 147 E Main Street, Tuckerton, NJ 08087-2661
519861312	+ Linda DeCaro, 106 South Forecastle Drive, Tuckerton, NJ 08087-1552
519861315	+ Sun Run, 26 World's Fair Drive, Unit K, Somerset, NJ 08873-1359
519861316	+ Township of Galloway, 300 E Jimmie Leeds Road, Absecon, NJ 08205-4109

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 23 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 23 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: EBNBKNOT@ford.com	Jun 23 2023 20:44:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
519861305	+ Email/Text: SNagel@cedarfinancial.com	Jun 23 2023 20:43:00	Cedar Business Services LLC, 5230 Las Virgenes Road, Suite 210, Calabasas, CA 91302-3465
519861307	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 23 2023 20:43:00	Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
519861308	+ EDI: AMINFOFP.COM	Jun 24 2023 00:29:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519861309	+ Email/Text: FirstProgressCorrespondence@acttoday.com	Jun 23 2023 20:43:00	First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
519861310	+ EDI: LCIICSYSTEM	Jun 24 2023 00:29:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
519861311	+ Email/Text: EBNBKNOT@ford.com	Jun 23 2023 20:44:00	Lincoln Automotive Finance, Attn: Bankruptcy, Po Box 54200, Omaha, NE 68154-8000
519861313	+ Email/Text: bnc@nordstrom.com	Jun 23 2023 20:43:10	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
519861314	+ EDI: NAVIENTFKASMSERV.COM	Jun 24 2023 00:29:00	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0312-1

User: admin

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Date Rcvd: Jun 23, 2023

Form ID: 318

Total Noticed: 16

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2023 at the address(es) listed below:

Name	Email Address
Barbara J. Snively	on behalf of Debtor Dominique M. Jones jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com, dss@trustesolutions.net, cdss11@trustesolutions.net
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com, dss@trustesolutions.net, cdss11@trustesolutions.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 6